

SERFF Tracking Number:	AMGN-127195098	State:	Arkansas
Filing Company:	American General Life Insurance Company	State Tracking Number:	48955
Company Tracking Number:	11760		
TOI:	A10 Annuities - Other	Sub-TOI:	A10.000 Annuities - Other
Product Name:	GLB Rider & Supp Apps		
Project Name/Number:	/		

## Filing at a Glance

Company: American General Life Insurance Company

Product Name: GLB Rider & Supp Apps

SERFF Tr Num: AMGN-127195098 State: Arkansas

TOI: A10 Annuities - Other

SERFF Status: Closed-Approved-  
Closed

State Tr Num: 48955

Sub-TOI: A10.000 Annuities - Other

Co Tr Num: 11760

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Author: Luis Cardozo

Disposition Date: 06/08/2011

Date Submitted: 06/01/2011

Disposition Status: Approved-  
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name:

Status of Filing in Domicile: Authorized

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 06/08/2011

State Status Changed: 06/08/2011

Deemer Date:

Created By: Luis Cardozo

Submitted By: Luis Cardozo

Corresponding Filing Tracking Number: 11760

Filing Description:

6-1-11

Re: 11760 Guaranteed Lifetime Benefit Rider

AGLC101494-2011 Supplemental Application

AGLC102044-2011 Supplemental Application

AGLC102525-2011 Supplemental Application

AGLC102768-2011 Supplemental Application

American General Life Insurance Company submits the referenced forms for approval. The Guaranteed Lifetime Benefit

SERFF Tracking Number: AMGN-127195098 State: Arkansas  
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Rider is a new form and will not replace any forms previously approved from. The Supplemental Applications have been previously approved and are now revised. These forms will replace forms previously approved by your Department.

No part of this filing contains any unusual or possibly controversial items from normal company or industry standards.

From 11760 is a Guaranteed Lifetime Benefit Rider. This rider may only be added at issue to non-variable single premium indexed deferred annuity contracts. The rider guarantees the contract Owner(s) the right to receive payments each contract year up to an amount equal to the Lifetime Withdrawal Amount. The Guaranteed Lifetime Benefit (GLB) is guaranteed to be available for the lifetime of the Owner(s), whether or not the Annuity Value remains positive. GLB withdrawals will never be charged a withdrawal charge or market value adjustment, as applicable. The initial Lifetime Withdrawal Amount is based on the Owner's attained age, the Income Base and the Income Percentage on the Start Date, as described in the rider. Thereafter, the Lifetime Withdrawal Amount is recalculated each contract anniversary using the same Income Percentage and the then current Income Base. The GLB Rider Charge is calculated by multiplying the Income Base on the contract anniversary by the Guaranteed Lifetime Benefit Rider Charge Percentage. This Percentage will be shown on the Schedule Page. There is a separate charge for this rider. The GLB Rider Charge will be deducted from the contract's Annuity Value as described in the rider.

Supplemental Application Forms:

- AGLC101494-2011
- AGLC102044-2011
- AGLC102525-2011
- AGLC102768-2011

The previously approved Supplemental Applications have been revised to add the new Guaranteed Lifetime Benefit Rider option (shown as AG Lifetime Income Builder).

Unless otherwise informed, we reserve the right to alter the layout of the enclosed forms, including sequential ordering of the provisions, and type font, size (but not less than 10 point) and color.

## Company and Contact

### Filing Contact Information

Luis Cardozo,  
2929 Allen Parkway  
Mail Stop A38-40  
Houston, TX 77019  
luis.cardozo@aglife.com  
713-831-2465 [Phone]  
713-342-7550 [FAX]

### Filing Company Information

American General Life Insurance Company CoCode: 60488 State of Domicile: Texas

SERFF Tracking Number: AMGN-127195098 State: Arkansas  
Filing Company: American General Life Insurance Company State Tracking Number: 48955  
Company Tracking Number: 11760  
TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other  
Product Name: GLB Rider & Supp Apps  
Project Name/Number: /  
2727-A Allen Parkway Group Code: 12 Company Type:  
Houston, TX 77019 Group Name: AIG State ID Number:  
(713) 831-3508 ext. [Phone] FEIN Number: 25-0598210  
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## Filing Fees

Fee Required? Yes  
Fee Amount: \$250.00  
Retaliatory? No  
Fee Explanation: 5 x 50 =250  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American General Life Insurance Company	\$250.00	06/01/2011	48233304

SERFF Tracking Number:	AMGN-127195098	State:	Arkansas
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TOI:	A10 Annuities - Other	Sub-TOI:	A10.000 Annuities - Other
Product Name:	GLB Rider & Supp Apps		
Project Name/Number:	/		

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	06/08/2011	06/08/2011

### Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	SOV - SP PG 3	Luis Cardozo	06/07/2011	06/07/2011

<i>SERFF Tracking Number:</i>	<i>AMGN-127195098</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American General Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>48955</i>
<i>Company Tracking Number:</i>	<i>11760</i>		
<i>TOI:</i>	<i>A10 Annuities - Other</i>	<i>Sub-TOI:</i>	<i>A10.000 Annuities - Other</i>
<i>Product Name:</i>	<i>GLB Rider &amp; Supp Apps</i>		
<i>Project Name/Number:</i>	<i>/</i>		

## Disposition

Disposition Date: 06/08/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AMGN-127195098 State: Arkansas

Filing Company: American General Life Insurance Company State Tracking Number: 48955

Company Tracking Number: 11760

TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other

Product Name: GLB Rider & Supp Apps

Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document (revised)	SOV - SP PG 3		Yes
Supporting Document	SOV - SP PG 3		Yes
Form	Guaranteed Lifetime Benefit Rider		Yes
Form	Supplemental Application		Yes
Form	Supplemental Application		Yes
Form	Supplemental Application		Yes
Form	Supplemental Application		Yes

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Product Name: GLB Rider & Supp Apps  
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**Amendment Letter**

Submitted Date: 06/07/2011

**Comments:**

The Statement of Variability has been revised.

**Changed Items:**

**Supporting Document Schedule Item Changes:**

**User Added -Name: SOV - SP PG 3**

Comment:

SCHEDULE\_PG3\_GUARANTEED\_LIFETIME\_BENEFIT\_RIDER.pdf

11760 stmt of variability NS.pdf

SERFF Tracking Number: AMGN-127195098 State: Arkansas

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## Form Schedule

### Lead Form Number: 11760

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	11760	Policy/Cont Guaranteed Lifetime ract/Fratern Benefit Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50.000	11760 GLBR.pdf
	AGLC1014 94-2011	Application/ Supplemental Enrollment Application Form	Initial		50.000	AGLC101494 -2011.pdf
	AGLC1020 44-2011	Application/ Supplemental Enrollment Application Form	Initial		50.000	AGLC102044 -2011.pdf
	AGLC1025 25-2011	Application/ Supplemental Enrollment Application Form	Initial		50.000	AGLC102525 -2011.pdf
	AGLC1027 68-2011	Application/ Supplemental Enrollment Application Form	Initial		50.000	AGLC102768 -2011.pdf



## AMERICAN GENERAL LIFE INSURANCE COMPANY

### GUARANTEED LIFETIME BENEFIT RIDER

This rider has been issued as a part of the contract to which it is attached.

The Owner may withdraw a Guaranteed Lifetime Benefit (GLB) amount each contract year up to the calculated Lifetime Withdrawal Amount for such contract year as defined in this rider. The initial Lifetime Withdrawal Amount is based on the Owner's attained age, Income Base and Income Percentage as of the Lifetime Withdrawal Start Date. Thereafter, the Lifetime Withdrawal Amount is recalculated each Contract Anniversary. If a recalculated Lifetime Withdrawal Amount exceeds the amount calculated for the prior year, the Lifetime Withdrawal Amount for that contract year will equal the higher amount. A Lifetime Withdrawal Amount will never decrease unless Excess Withdrawals are taken. Partial annuitizations are not allowed. There is a separate charge for this rider. (See "Guaranteed Lifetime Benefit Rider Charge.")

**Lifetime Withdrawal Options for a Single Owner.** The Owner of a single Owner contract electing to begin GLB withdrawals may choose a Single Life benefit or a Joint Life benefit. A Single Life benefit will be calculated using the Single Life Benefit Income Percentage and the Owner's attained age. (See "Income Percentage.") GLB withdrawals will be available until the Death of the Owner. A Joint Life benefit may be selected if the joint measuring life is the Owner's spouse provided the spouse has reached the Lifetime Withdrawal Start Date Minimum Age. Such age is shown on the Schedule Page. (See "Lifetime Withdrawal Start Date.") The Joint Life benefit will be calculated using the Joint Life Benefit Income Percentage and the average of the attained ages of the Owner and spouse, rounded down. (See "Income Percentage.") GLB withdrawals will be available until the death of the last surviving spouse.

**Lifetime Withdrawal Options for Joint Owners.** Spousal Joint Owners of a contract may choose a Joint Life benefit. The Joint Life benefit will be calculated using the Joint Life Benefit Income Percentage and the average of the attained ages of the Owners, rounded down. (See "Income Percentage.") GLB withdrawals will be available until the death of the last surviving spouse.

**Lifetime Withdrawal Start Date (Start Date).** The first GLB withdrawal may not begin before the Start Date. However, the Start Date may not be prior to the End of the Waiting Period. The End of the Waiting Period is shown on the Schedule Page.

The Start Date is determined when We receive Your Written request to begin withdrawals provided under this rider. The Start Date for requests received within 45 days after a Contract Anniversary will be as of such Contract Anniversary. If a request is received 46 days or more after a Contract Anniversary, the Start Date will be the following Contract Anniversary. Also, if Your request is received within 45 days after a Contract Anniversary, and You elect to receive GLB benefits as systematic withdrawals, You may request a lump sum payment of any such withdrawals that would have been paid had the request been received prior to the Start Date.

The Start Date for a single Owner contract cannot begin after the Owner has reached the Maximum Age for Lifetime Withdrawals (Maximum Age). The Start Date for Joint Life benefits cannot begin after either spouse has reached the Maximum Age. The Maximum Age for Lifetime Withdrawals is shown on the Schedule Page.

If the Start Date has not occurred as of the Final Start Date, the Start Date will automatically occur on the Final Start Date, provided that applicable attained age requirements are met. The Final Start Date is shown on the Schedule Page. If the Owner does not instruct Us otherwise, the Owner of a single Owner contract will receive the Single Life benefit.

The ages stated above are attained ages as of the Start Date. If the Owner is a non-natural Owner the age requirement will be based on the Annuitant's age.

Once Your request is received it may only be revoked by terminating the base contract. We may, from time to time, require proof that the Owner(s) (or Annuitant if the Owner is a non-natural person or spouse if the single Owner chose a Joint Life benefit) is still living.

**Notice of Option to Request Guaranteed Lifetime Benefits (GLB) Withdrawals.** Beginning with the Contract Anniversary at the End of the Waiting Period, a notice of the option to request GLB withdrawals and the Lifetime Withdrawal Amount for such contract year will be sent to You at Your last known address.

We will give You at least 45 days notice prior to the Contract Anniversary coinciding with the Owner's (or oldest Joint Owner, if applicable) Maximum Age if the Start Date has not yet occurred. Such notice will be sent to You at Your last known address. The notice will remind You that the GLB withdrawals may not be elected if the Owner (or the Joint Owner, if applicable) is over the Maximum Age. This rider and its rider charge will terminate if the Start Date is not elected prior to the Owner's (or Joint Owner's, if applicable) Maximum Age.

**Income Base.** The Income Base is used to determine the Lifetime Withdrawal Amount. On the Date of Issue, the Income Base is equal to the Annuity Value. Thereafter, the Income Base is recalculated on each Contract Anniversary during the Accumulation Phase and the Withdrawal Phase.

**Accumulation Phase.** The Accumulation Phase for the GLB begins on the Date of Issue and ends on the Start Date. During this period, interest will be credited annually to the Income Base at the Accumulation Phase Rollup Rate. Interest will be credited on the Contract Anniversary to the Income Base as of the end of the prior contract year. The Accumulation Phase Rollup Rate (Rollup Rate) is shown on the Schedule Page. The Income Base may also increase as a result of the Step-Up Benefit. (See "Step-Up Benefit.") Each withdrawal during this period, if any, will decrease the Income Base at the time of the withdrawal. The amount of the decrease will be in the same proportion as the reduction in Annuity Value due to the withdrawal of the Annuity Value.

**Withdrawal Phase.** The Withdrawal Phase for the GLB begins on the Start Date and ends when this rider terminates. During this period, if the Start Date is on or after the Lifetime Benefit Increase Anniversary, interest will be credited annually to the Income Base at the Lifetime Benefit Increase Rate. Interest will be credited on the Contract Anniversary to the Income Base as of the end of the prior contract year. The Lifetime Benefit Increase Anniversary (LBI Anniversary) and Lifetime Benefit Increase Rate are shown on the Schedule Page. If the Start Date is before the LBI Anniversary, interest will not be credited to the Income Base during the Withdrawal Phase. However, the Income Base may be increased as a result of the Step-Up Benefit. (See "Step-Up Benefit.") Each Excess Withdrawal, if any, will decrease the Income Base. (See "Excess Withdrawals.")

**Step-Up Benefit.** At the end of each contract year, if the Income Base is less than the Annuity Value, the Income Base will be increased to equal the Annuity Value.

**Lifetime Withdrawal Amount (Withdrawal Amount).** The Withdrawal Amount is the maximum amount available for GLB withdrawals each contract year under this rider. The Withdrawal Amount on the Start Date will be the Income Base on such date multiplied by the Income Percentage shown in the table on the Schedule Page. GLB withdrawals will never be charged a withdrawal charge or market value adjustment, as applicable. However, GLB withdrawals will reduce the amount that can be withdrawn without any applicable withdrawal charge or market value adjustment for the contract year under other contract provisions.

For each subsequent contract year, the Withdrawal Amount will be recalculated on the Contract Anniversary. Such amount will be the Income Base as of that Contract Anniversary multiplied by the Income Percentage shown in the table on the Schedule Page. If the Owner does not withdraw the entire Withdrawal Amount in a contract year the Withdrawal Amount for the following year will not be increased by the amount that was not withdrawn.

**Income Percentage.** The Income Percentage is based on attained age as of the Start Date and does not change thereafter. Such percentage is shown on the Income Percentage Table and is used to determine the Withdrawal Amount. The Income Percentage Table is shown on the Schedule Page.

**GLB Withdrawals.** In addition to other methods stated in the contract for the Owner to receive withdrawals up to the Withdrawal Amount, the Owner may also request GLB withdrawals equal to the Withdrawal Amount divided by the number of scheduled payments (monthly, quarterly, semiannually, or annually) each year. The Owner does not have to request scheduled payments. Payments may be requested for lesser amounts than the Withdrawal Amount and at intervals as needed. If a periodic payment is less than \$50 We will make payments less frequently. The Minimum Annuity Value requirement stated on the Schedule Page does not apply to GLB withdrawals.

**Extended Income Period.** After the Start Date, if the Annuity Value is reduced to zero, GLB withdrawals will continue until the death of the: 1) Owner (or Annuitant if the Owner is a non-natural Owner) of a single Owner contract; 2) last surviving spouse if the Joint Life benefit was elected by the Owner of a single Owner contract; or 3) last surviving Joint Owner. At such time as the Annuity Value reaches zero this rider and contract will terminate and be replaced with an agreement to continue scheduled GLB withdrawals. At this time life only or joint life only payments will be made automatically. The payments will be made for the Withdrawal Amount as of the date the Annuity Value reduced to zero. If the Start Date was on or after the LBI Anniversary, payments will increase annually at the Lifetime Benefit Increase Rate. The payments will be on the same mode as previously selected for systematic withdrawals unless the Owner selects a different mode. If no mode was previously selected payments will be made annually.

**Excess Withdrawals.** In any contract year after the Start Date, an Excess Withdrawal is any portion of total withdrawals that exceeds the Withdrawal Amount for that year except as follows.

If any Life Expectancy Retirement Options (LERO)/ Minimum Required Distributions (MRD) payment(s) have been made during the contract year that:

1. are based only on the value of the contract to which this rider is attached and the benefits thereunder; and
2. would not result in the Owner being paid in any contract year more than one calendar year's LERO/MRD payment; and
3. exceed the Withdrawal Amount, then

an Excess Withdrawal is any portion of total withdrawals in the contract year that exceeds such LERO/MRD payments.

The sum of all withdrawals taken during the contract year will be compared to the greater of the Withdrawal Amount and the LERO/MRD described above to determine if an Excess Withdrawal occurred during the contract year. The greater of the Withdrawal Amount and the LERO/MRD described above will not be subject to any withdrawal charge or market value adjustment provisions in the contract. An Excess Withdrawal is subject to such provisions.

The Withdrawal Amount may be decreased for the next contract year if the Owner takes Excess Withdrawals. An Excess Withdrawal will not be allowed if it would cause the Annuity Value to fall below the Minimum Annuity Value shown on the Schedule Page.

The Withdrawal Amount will be adjusted for Excess Withdrawals using the following formula:

$A \times \{ [ 1 - [ B \div (C - D) ] ] \}$  where:

A = Withdrawal Amount for the preceding contract year

B = Excess Withdrawals for the preceding contract year

C = Annuity Value at the beginning of the preceding contract year

D = Withdrawal Amount for the preceding contract year or the LERO/MRD described above for the preceding contract year, if greater

For instance, if the Annuity Value was equal to \$100,000 at the beginning of the contract year and the Withdrawal Amount is \$6,000, then \$6,000 may be withdrawn from the contract under the provisions of this rider. If, however, such Owner withdraws \$10,000 during the contract year, then the Withdrawal Amount for the next contract year would be reduced to \$5,744.40.

- Annuity Value: \$100,000
- LERO/MRD: \$0
- Total Withdrawals: \$10,000
- Excess Withdrawals: (\$10,000 - \$6,000) = \$4,000

A = \$6,000

B = \$4,000

C = \$100,000

D = \$6,000

In this example the Withdrawal Amount adjusted for Excess Withdrawals is calculated as follows.

$$\begin{aligned} & \$6,000 \times \{ [ 1 - \$4,000 \div (\$100,000 - \$6,000) ] \} \\ & \$6,000 \times [ 1 - (\$4,000 \div \$94,000) ] \\ & \$6,000 \times (1 - .04255) \\ & \$6,000 \times .9574 \\ & \$5,744.40 - \text{Withdrawal Amount adjusted for Excess Withdrawals} \end{aligned}$$

**Guaranteed Lifetime Benefit Rider Charge.** The Guaranteed Lifetime Benefit Rider Charge (GLB Rider Charge) is calculated by multiplying the Income Base as of the end of the prior contract year by the Guaranteed Lifetime Benefit Rider Charge Percentage. The percentage is found on the Schedule Page.

The GLB Rider Charge will be calculated and deducted in arrears on each Contract Anniversary. If this rider terminates, the GLB Rider Charge applicable to the portion of the contract year that was completed on the date of termination will be deducted. However, no charge will be deducted if this rider terminates due to the Owner's death. The charge will be deducted from the interest crediting accounts. We will allocate the charges proportionally based on the Annuity Value attributable to each interest crediting account.

**Death of the Owner in a Single Owner Contract.** Upon the death of the Owner the death benefit will be paid to the beneficiary according to the terms in the contract to which this rider is attached. If the Annuity Value is greater than zero and the Owner had previously elected GLB withdrawals the GLB benefit will cease. If the Annuity Value is zero when the Owner dies no death benefit will be paid and all benefits under this rider will cease.

If an Owner's spouse is the sole beneficiary and the Annuity Value is greater than zero, upon the death of such Owner, the surviving spouse may request to:

1. Become the Owner or the Owner and Annuitant, and continue the contract; or
2. Request the death benefit be paid under one of the methods of payment described in the contract.

If the surviving spouse elects to continue the contract, satisfies the Surviving Spouse's Minimum Age requirement as of the beginning of the year in which the Owner's death occurred and the GLB withdrawals were not previously requested, he or she may elect GLB withdrawals. The Surviving Spouse's Minimum Age is shown on the Schedule Page. If the request is received in the same contract year in which the Owner's Death occurred, the Start Date will be the next Contract Anniversary. Otherwise, the Start Date will be determined when We receive the surviving spouse's Written request to elect the rider. (See "Lifetime Withdrawal Start Date.") The Withdrawal Amount will be calculated based on the Income Base, the surviving spouse's attained age and the applicable Single Life Benefit Percentage on the Start Date. If the Start Date is on or after the LBI Anniversary, interest will be credited annually on the Contract Anniversary to the Income Base as of the end of the prior contract year. Interest will be calculated using the Lifetime Benefit Increase Rate during the Withdrawal Phase. (See "Withdrawal Phase.")

If the surviving spouse elects to continue the contract and: 1) does not satisfy the Surviving Spouse's Minimum Age requirement as of the beginning of the year in which the Owner's death occurred; or 2) GLB withdrawals were previously requested; this rider will terminate and no further GLB Rider Charges will be deducted.

**Death of a Joint Owner.** Upon the death of either person named as one of two Joint Owners, the survivor will become the sole Beneficiary and be deemed a surviving spouse unless We are directed otherwise. If the Annuity Value is greater than zero the surviving spouse may request to:

1. Become the Owner or the Owner and Annuitant, and continue the contract; or
2. Request the death benefit be paid under one of the methods of payment described in the contract.

Further, if the Annuity Value is greater than zero, the Joint Owners had not previously elected GLB withdrawals and the surviving Joint Owner elects to continue the contract, he or she may request GLB withdrawals. If the request is received in the same contract year in which the Owner's Death occurred, the Start Date will be the next Contract Anniversary. Otherwise, the Start Date will be determined when We receive the surviving Joint Owner's Written request to elect the GLB benefit. (See "Lifetime Withdrawal Start Date.") The Withdrawal Amount will be calculated based on the Income Base, the surviving Joint Owner's attained age and the applicable Single Life Benefit Percentage on the Start Date. If the Start Date is on or after the LBI Anniversary, interest will be credited annually on the Contract Anniversary to the Income Base as of the end of the prior contract year. Interest will be calculated using the Lifetime Benefit Increase Rate during the Withdrawal Phase. (See "Withdrawal Phase.")

If the Annuity Value is greater than zero, the Joint Owners had previously elected GLB withdrawals and the surviving Joint Owner elects to continue the contract, then this prior GLB election will continue to be effective until the surviving Joint Owner's death. The Withdrawal Amount will continue to be calculated as if both Joint Owners were still living. If the Annuity Value is greater than zero at the death of the surviving Joint Owner a death benefit will be paid and the contract and this rider will terminate.

If the Annuity Value is zero, no death benefit is payable. However, if the Joint Owners had previously elected the GLB withdrawals, Lifetime Withdrawal payments to the surviving Joint Owner will continue under the Extended Income Period provision. (See "Extended Income Period.")

**Death of the Owner in a Single Owner Contract that has Elected the Joint Life Benefit.** If an Owner's spouse is the sole beneficiary and the Annuity Value is greater than zero, upon the death of such Owner, the surviving spouse may request to:

1. Become the Owner or the Owner and Annuitant, and continue the contract; or
2. Request the death benefit be paid under one of the methods of payment described in the contract.

If the Annuity Value is greater than zero and the surviving spouse elects to continue the contract then this prior GLB election will continue to be effective until his or her death. If the Annuity Value is greater than zero at the death of the surviving spouse a death benefit will be paid and the contract and this rider will terminate.

If the Annuity Value is zero, no death benefit is payable. However, Lifetime Withdrawal payments to the surviving spouse will continue under the Extended Income Period provision. (See "Extended Income Period.")

**Notification of Death.** We must be notified immediately after the death of an Owner (or Annuitant if the Owner is a non-natural Owner). If Joint Life benefits have been elected We must be notified immediately after the death of a spouse. We reserve the right to recover payments made under this rider after any of these mentioned deaths.

**Option to Receive Payments After the Annuity Date.** If the Owner is living on the Annuity Date and the Annuity Value is greater than zero he or she may elect one of the following options:

1. Begin a life only Income Plan with payments equal to the then current modal Withdrawal Amount (provided a request to receive GLB withdrawals had previously become effective). If the Start Date was on or after the LBI Anniversary, payments will increase annually at the Lifetime Benefit Increase Rate. Payments will continue until the death of the: a) Owner (or Annuitant if the Owner is a non-natural Owner) of a single Owner contract; or b) last surviving spouse if the Joint Life benefit was elected; or
2. Terminate the contract and receive the Annuity Value as a single sum or apply the Annuity Value to compute income payments under an Income Plan.

**Termination.** This rider will terminate upon any of the following:

1. The contract terminates or an Income Plan begins.
2. A change of Owner occurs (or change of Annuitant occurs if the Owner is a non-natural person), except in the case where the surviving spouse elects to continue the contract.
3. Death of the Owner or the first death of a Joint Owner where the surviving spouse elects not to continue the contract.
4. On the Annuity Date.
5. On the date the Annuity Value reduces to zero whereby the contract and this rider will be replaced with an agreement to continue scheduled GLB withdrawals.
6. The Contract Anniversary when the Owner (oldest Owner if Joint Owners) reaches the Maximum Age if the Start Date has not yet occurred.

**Contract Provisions Applicable.** This rider is subject to the provisions of the contract to which it is attached except as stated in this rider.

The effective date of this rider is the Date of Issue of the contract.



President

**American General Life Insurance Company (AGL)**

Home Office: P.O. Box 3018, Houston, TX 77253-3018

**Instructions:** Please type or **print** in black ink.

This supplemental application must accompany the appropriate application for annuities.

Name of Owner John Doe

SSN/Tax ID 123-45-6789

Complete the following section.

**Product Option Plan:**

- ☒ 9-Year Option  
☐ 12-Year Option

**Rider:**

- ☒ AG Lifetime Income Builder<sup>SM</sup>  
Enhanced Death Benefit Rider (Lump Sum Annuity Value)

Premium to be applied to:	Dollar Amount	Percentage
Fixed Interest Account	\$ <u>5,000</u> or _____%	
Monthly Additive Account with Cap	\$ <u>5,000</u> or _____%	
2-Year Point-to-Point Account with Index Cap	\$ <u>5,000</u> or _____%	
Totals	\$ <u>15,000</u> or 100%	

(Please complete one column only; should add up to total amount applied or 100% depending on which column is completed. If both columns are completed, allocation of premiums will be made pursuant to "Percentage" column.)

**Client Signatures**

**I understand:**

- 1) I am applying for an equity indexed annuity;
- 2) The values in the contract may be affected by an external index;
- 3) The contract does not directly participate in any stock equity investments; and
- 4) AGL may stop indexing as of any Contract Anniversary on or after the date  
Withdrawal Charges cease to apply, as such terms are defined in the annuity contract.

Signature of Owner John Doe Date 04/01/2011

Signature of Joint Owner, if applicable \_\_\_\_\_



**American General Life Insurance Company**

Home Office: P.O. Box 3018, Houston, TX 77253-3018

**Instructions:** Please type or **print** in black ink.

This supplemental application must accompany the appropriate application for annuities.

Name of Owner *John Doe*


SSN/Tax ID **123-45-6789**

Complete the following section.

### Product Option Plan:

- ☐ 5-Year Option
- ☒ 7-Year Option
- ☐ 9-Year Option

**Rider:**

-  **AG Lifetime Income Builder<sup>SM</sup>**  
(Only available on 7-Year and 9-Year Options)

Premium to be applied to:	Dollar Amount	Percentage
Fixed Interest Account	\$ <u>5,000</u>	or _____%
100% Participation Rate Account	\$ <u>5,000</u>	or _____%
80% Participation Rate Account	\$ <u>0</u>	or _____%
Adjustable Participation Rate Account	\$ <u>5,000</u>	or _____%
Monthly Average Account	\$ <u>5,000</u>	or _____%
Totals	\$ <u>20,000</u>	or 100%

(Please complete one column only; should add up to total amount applied or 100% depending on which column is completed. If both columns are completed, allocation of premiums will be made pursuant to "Percentage" column.)

## Client Signatures

**I understand:**

- 1) I am applying for an indexed annuity; and
- 2) The contract does not directly participate in any stock or other equity investments.

**My premium should be applied to the account(s) as shown above.**

Signature of Owner John Doe Date 4/5/2011

Signature of Joint Owner, if applicable

**American General Life Insurance Company**

Home Office: P.O. Box 3018, Houston, TX 77253-3018

**Instructions:** Please type or **print** in black ink.

This supplemental application must accompany the appropriate application for annuities.

Name of Owner John Doe

SSN/Tax ID 123-45-6789

Complete the following section.

**Rider:**

☒ AG Lifetime Income Builder<sup>SM</sup>

Premium to be applied to:	Dollar Amount	Percentage
Fixed Interest Account	\$ <u>5,000</u>	or _____ %
[ Annual Point-to-Point with Cap	\$ <u>5,000</u>	or _____ %
Annual Point-to-Point with Participation Rate	\$ <u>5,000</u>	or _____ %
Monthly Average with Spread ]	\$ <u>5,000</u>	or _____ %
<b>Totals</b>	\$ <u>20,000</u>	or 100%

(Please complete one column only; should add up to total amount applied or 100% depending on which column is completed. If both columns are completed, allocation of premiums will be made pursuant to "Percentage" column.)

**Client Signatures**

**I understand:**

- 1) I am applying for an indexed annuity; and**
- 2) The contract does not directly participate in any stock or other equity investments.**

**My premium should be applied to the account(s) as shown above.**

Signature of Owner John Doe Date 5/5/11

Signature of Joint Owner, if applicable \_\_\_\_\_

**American General Life Insurance Company**

Home Office: P.O. Box 3018, Houston, TX 77253-3018

**Instructions:** Please type or **print** in black ink.

This supplemental application must accompany the appropriate application for annuities.

Name of Owner John Doe

SSN/Tax ID 123-45-6789

Complete the following section.

**Product Option:**

- ☐ AG Global 6 Index<sup>®</sup> Annuity  
☐ AG Global 8 Index<sup>®</sup> Annuity  
☒ AG Global Bonus Index<sup>®</sup> Annuity

**Rider:**

- ☒ AG Lifetime Income Builder<sup>SM</sup>  
(Only available on AG Global Bonus Index<sup>®</sup> Annuity)

**Premium to be applied to the following Accounts:**

	Dollar Amount	Percentage
Fixed Interest Account	\$ <u>5,000</u> or _____%	
[ Annual Point-to-Point with Participation Rate	\$ <u>5,000</u> or _____%	
Monthly Additive with Cap	\$ <u>5,000</u> or _____%	
Global Multiple Index <sup>SM</sup> with Cap ]	\$ <u>5,000</u> or _____%	
Totals	\$ <u>20,000</u> or _____%	100%

(Please complete one column only; should add up to total amount applied or 100% depending on which column is completed. If both columns are completed, allocation of premiums will be made pursuant to "Percentage" column.)

**Client Signatures**

**I understand:**

- 1) I am applying for an indexed annuity; and**  
**2) The contract does not directly participate in any stock or other equity investments.**

**My premium should be applied to the account(s) as shown above.**

Signature of Owner John Doe Date 9/5/2011

Signature of Joint Owner, if applicable \_\_\_\_\_

SERFF Tracking Number:	AMGN-127195098	State:	Arkansas
Filing Company:	American General Life Insurance Company	State Tracking Number:	48955
Company Tracking Number:	11760		
TOI:	A10 Annuities - Other	Sub-TOI:	A10.000 Annuities - Other
Product Name:	GLB Rider & Supp Apps		
Project Name/Number:	/		

## Supporting Document Schedules

		Item Status:	Status Date:
<b>Satisfied - Item:</b>	Flesch Certification		
<b>Comments:</b>			
<b>Attachment:</b>			
Read Allforms.pdf			
		Item Status:	Status Date:
<b>Bypassed - Item:</b>	Application		
<b>Bypass Reason:</b>	We are filing new revised applications.		
<b>Comments:</b>			
		Item Status:	Status Date:
<b>Satisfied - Item:</b>	Life & Annuity - Acturial Memo		
<b>Comments:</b>			
<b>Attachment:</b>			
11760 Act Memo.pdf			
		Item Status:	Status Date:
<b>Satisfied - Item:</b>	SOV - SP PG 3		
<b>Comments:</b>			
<b>Attachments:</b>			
SCHEDULE_PG3_GUARANTEED_LIFETIME_BENEFIT_RIDER.pdf			
11760 stmt of variability NS.pdf			

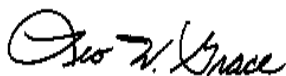
READABILITY  
CERTIFICATION

**American General Life Insurance Company**

**This is to certify that the attached Form No(s).**

11760	Guaranteed Lifetime Benefit Rider
AGLC101494-2011	Supplemental Application
AGLC102044-2011	Supplemental Application
AGLC102525-2011	Supplemental Application
AGLC102768-2011	Supplemental Application

Have achieved Flesch Reading Score of 50 and comply with the readability requirements regulation.



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Leo W. Grace  
Vice President, Product Development

6-25-2011

Date

## Schedule Page

Contract Owner: John Doe

Contract Number: 123456789

### Guaranteed Lifetime Benefit Rider

Lifetime Withdrawal Start Date Minimum Age	[56]
Surviving Spouse's Minimum Age	[55]
Maximum Age for Lifetime Withdrawals	[90]
End of the Waiting Period	[1 <sup>st</sup> ] Contract Anniversary
Final Start Date	[20th] Contract Anniversary
Accumulation Phase Rollup Rate	[XX.XX%]
Lifetime Benefit Increase Anniversary	[10th] Contract Anniversary
Lifetime Benefit Increase Rate	[XX.XX%]
Guaranteed Lifetime Benefit Rider Charge Percentage	[XX.XX%]

### Income Percentage Table

Attained Age*	Single Life Benefit Percentage**	Joint Life Benefit Percentage***
[56-59	[4.0%	[3.5%
60-64	4.0%	3.5%
65-69	4.5%	4.0%
70-74	5.0%	4.5%
75-79	5.5%	5.0%
80-84	6.0%	5.5%
85+]	6.0%]	5.5%]

\*Attained age is the age last birthday as of the Start Date.

\*\*If non-natural Owner, use Annuitant's attained age.

\*\*\*If Joint Owners, use the average attained age of the two Owners rounded down. If a single Owner elects a Joint Life benefit, use the average attained age of the Owner and spouse rounded down.

**AMERICAN GENERAL LIFE INSURANCE COMPANY**  
**STATEMENT OF VARIABILITY**  
**Form 11760**

Variability in the following items is needed so the Company can adjust these rates and amounts based on future internal or external conditions, including economic conditions, and administrative and marketing considerations.

**LIFETIME WITHDRAWAL START DATE MINIMUM AGE.** The Start Date for a Joint Life benefit cannot begin before either spouse has reached this age. The minimum age range is 40 to 70. Once a contract is issued it will not change for that contract. The Company reserves the right to change this age for future issues. The minimum age requirement will be the same for contracts issued on the same day.

**SURVIVING SPOUSE'S MINIMUM AGE.** The surviving spouse must reach this age to elect GLB withdrawals. The minimum age range is 40 to 70. Once a contract is issued it will not change for that contract. The Company reserves the right to change this age for future issues. The minimum age requirement will be the same for contracts issued on the same day.

**MAXIMUM AGE FOR LIFETIME WITHDRAWALS.** The Start Date for a single Owner contract cannot begin after the Owner has reached this age. The Start Date for a Joint Life benefit cannot begin after either spouse has reached this age. Once a contract is issued the age will not change for that contract. The Company reserves the right to change this age for future issues. The maximum age requirement will never be less than 60 or more than 100 but will be the same for contracts issued on the same day.

**END OF WAITING PERIOD.** The Start Date cannot begin prior to the End of the Waiting Period. Once a contract is issued the waiting period will not change for that contract. The Company reserves the right to change this period for future issues. The waiting period could range between the 1<sup>st</sup> and 10<sup>th</sup> contract anniversaries but will be the same for contracts issued on the same day.

**FINAL START DATE.** If the Start Date has not occurred as of the Final Start Date, the Start Date will automatically occur on the Final Start Date, provided that applicable attained age requirements are met. Once a contract is issued the Final Start Date will not change for that contract. The Company reserves the right to change this date for future issues. The date could range between the 5<sup>th</sup> and 40<sup>th</sup> contract anniversaries but will be the same for contracts issued on the same day.

**ACCUMULATION PHASE ROLLUP RATE.** During the Accumulation Phase, interest will be credited to the Income Base at the Accumulation Phase Rollup Rate. Once a contract is issued the rate will not change for that contract. The Company reserves the right to change this rate for future issues. The rate will never be less than 1 % or more than 15% and will be the same for contracts issued on the same day.

LIFETIME BENEFIT INCREASE ANNIVERSARY. If the Start Date is on or after the Lifetime Benefit Increase Anniversary, interest will be credited annually to the Income Base. Once a contract is issued the increase anniversary will not change for that contract. The Company reserves the right to change this anniversary for future issues. The anniversary could range between the 1<sup>st</sup> and 20<sup>th</sup> contract anniversaries but will be the same for contracts issued on the same day.

LIFETIME BENEFIT INCREASE RATE. During the Withdrawal Phase, if the Start Date is on or after the Lifetime Benefit Increase Anniversary, interest will be credited annually to the Income Base at the Lifetime Benefit Increase Rate. Once a contract is issued the rate will not change for that contract. The Company reserves the right to change this rate for future issues. The Lifetime Benefit Increase Rate will never be less than 0% or more than 10% but will be the same for contracts issued on the same day.

GUARANTEED LIFETIME BENEFIT RIDER CHARGE PERCENTAGE. The Guaranteed Lifetime Benefit Rider Charge (GLB Rider Charge) is calculated by multiplying the Income Base on the Contract Anniversary by the Guaranteed Lifetime Benefit Rider Charge Percentage. Once a contract is issued the percentage will not change for that contract. The Company reserves the right to change this percentage for future issues. The percentage will never be less than 0% or more than 5% but will be the same for contracts issued on the same day.

INCOME PERCENTAGES. Income Percentages will be declared at issue. Once declared they will not change for that contract. The Company reserves the right to change these percentages for future issues. The Income Percentages will be the same for contracts issued on the same day. The percentages will never be less than 1 % or more than 20%.

#### SUPPLEMENTAL APPLICATIONS

AGLC 1 02044-2011

AGLCI02525-2011

AGLCI02768-2011

PREMIUM TO BE APPLIED TO. Index interest is provided through the use of index interest riders. The brackets provide for the flexibility to remove or add accounts without refiling the Supplemental Application. We acknowledge that new accounts will not be added without the Department's approval of the specific rider providing such index interest account.



SERFF Tracking Number:	AMGN-127195098	State:	Arkansas
Filing Company:	American General Life Insurance Company	State Tracking Number:	48955
Company Tracking Number:	11760		
TOI:	A10 Annuities - Other	Sub-TOI:	A10.000 Annuities - Other
Product Name:	GLB Rider & Supp Apps		
Project Name/Number:	/		

## Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
06/01/2011	Supporting Document	SOV - SP PG 3	06/07/2011	11760 SOV.pdf (Superceded) SCHEDULE_PG3_GUARAN TEED_LIFETIME_BENEFIT_ RIDER.pdf

**AMERICAN GENERAL LIFE INSURANCE COMPANY**  
**STATEMENT OF VARIABILITY**  
**Form 11760**

Variability in the following items is needed so the Company can adjust these rates and amounts based on future internal or external conditions, including economic conditions, and administrative and marketing considerations.

**LIFETIME WITHDRAWAL START DATE MINIMUM AGE.** The Start Date for a Joint Life benefits cannot begin before either spouse has reached this age. The age is currently attained age 56. Once a contract is issued it will not change for that contract. The Company reserves the right to change this age for future issues. The minimum age requirement will be the same for contracts issued on the same day.

**SURVIVING SPOUSE'S MINIMUM AGE.** The surviving spouse must reach this age to elect GLB withdrawals. The age is currently attained age 55. Once a contract is issued it will not change for that contract. The Company reserves the right to change this age for future issues. The minimum age requirement will be the same for contracts issued on the same day.

**MAXIMUM AGE FOR LIFETIME WITHDRAWALS.** The Start Date for a single Owner contract cannot begin after the Owner has reached this age. The Start Date for a Joint Life benefits cannot begin after either spouse has reached this age. The age is currently attained age 90. Once a contract is issued it will not change for that contract. The Company reserves the right to change this age for future issues. The maximum age requirement will be the same for contracts issued on the same day.

**END OF WAITING PERIOD.** The Start Date cannot begin prior to the End of the Waiting Period. The End of the Waiting Period is currently the 1<sup>st</sup> Contract Anniversary. Once a contract is issued it will not change for that contract. The Company reserves the right to change this period for future issues. The waiting period requirement will be the same for contracts issued on the same day.

**FINAL START DATE.** If the Start Date has not occurred as of the Final Start Date, the Start Date will automatically occur on the Final Start Date, provided that applicable attained age requirements are met. The date is currently the 20<sup>th</sup> Contract Anniversary. Once a contract is issued it will not change for that contract. The Company reserves the right to change this date for future issues. The date will be the same for contracts issued on the same day.

**ACCUMULATION PHASE ROLLUP RATE.** During the Accumulation Phase, interest will be credited to the Income Base at the Accumulation Phase Rollup Rate. The rate is currently 6.0%. Once a contract is issued it will not change for that contract. The Company reserves the right to change this rate for future issues. The Rate will be the same for contracts issued on the same day.

**LIFETIME BENEFIT INCREASE ANNIVERSARY.** If the Start Date is on or after the Lifetime Benefit Increase Anniversary, interest will be credited annually to the Income Base. The date is currently the 10<sup>th</sup> Contract Anniversary. Once a contract is issued it will not change for that contract. The Company reserves the right to change this date for future issues. The date will be the same for contracts issued on the same day.

LIFETIME BENEFIT INCREASE RATE. During the Withdrawal Phase, if the Start Date is on or after the Lifetime Benefit Increase Anniversary, interest will be credited annually to the Income Base at the Lifetime Benefit Increase Rate. The rate is currently 2.0%. Once a contract is issued it will not change for that contract. The Company reserves the right to change this rate for future issues. The Rate will be the same for contracts issued on the same day.

GUARANTEED LIFETIME BENEFIT RIDER CHARGE PERCENTAGE. The Guaranteed Lifetime Benefit Rider Charge (GLB Rider Charge) is calculated by multiplying the Income Base on the Contract Anniversary by the Guaranteed Lifetime Benefit Rider Charge Percentage. The percentage is currently 0.75%. Once a contract is issued it will not change for that contract. The Company reserves the right to change this percentage for future issues. The percentage will be the same for contracts issued on the same day.

INCOME PERCENTAGES. Income Percentages will be declared at issue. Once declared, they will not change for an existing contract. The Company reserves the right to change these percentages for future issues. The Income Percentages will be the same for contracts issued on the same day. The percentages will never be less than 1%, nor more than 100%.

#### **SUPPLEMENTAL APPLICATIONS**

AGLC102044-2011

AGLC102525-2011

AGLC102768-2011

PREMIUM TO BE APPLIED TO. Index interest is provided through the use of index interest riders. The product currently provides for three different index interest accounts. The brackets provide for the flexibility to remove or add accounts without refiling the Supplemental Application. We acknowledge that new accounts will not be added without the Department's approval of the specific rider providing such index interest account.